



SEVERE WEATHER ALERT—BE PREPARED

With recent reports across the country of severe storms and extreme damage, it makes sense for community associations to be prepared for harsh weather. Community associations can limit injuries and damages and return more quickly to normal operations if they plan ahead.

The best time to respond to a severe storm is **before** it happens. A relatively small investment of time and money **now** may prevent severe damage and disruption to your community association.

Ask yourself: What if the worst happened? How would it affect our residents and employees? What if we had to shut down the building for weeks or months? What can we do to make sure we survive?

What can we do to prepare?

Develop a disaster plan for your community association **now** so you can rest a little more easily in the future. To begin, you need not have in-depth knowledge of emergency management. What you need is the ability to create a plan to make emergency management part of your community association's culture.

This plan should include specific procedures and responsibilities to respond to severe weather. Attention to preventive measures must be initiated before the storm season, and inspections and maintenance should be conducted throughout the year. The following are considerations when preparing for severe weather.

- Ask your local emergency management office about community [evacuation plans](#).
- [Establish facility shutdown procedures](#) and warning and evacuation procedures.
- Make plans to [communicate with employees' families](#) before and after a severe storm.
- [Purchase a NOAA Weather Radio](#) with a warning alarm tone and battery backup.
- [Survey your facility](#). Make plans to protect outside equipment and structures.
- [Periodically inspect roofs](#) to uncover and repair any design and installation defects and to detect and repair substandard conditions that may have developed despite routine maintenance.
- [Cover or disconnect all ventilation systems](#) on the walls or roof to prevent moisture or water from coming into contact with the systems.
- [Make plans to protect windows](#). Permanent storm shutters offer the best protection. Covering windows with plywood is a second option.
- [Consider the need for backup systems](#): portable pumps to remove flood water; alternate power sources, such as generators or gasoline-powered pumps; and battery-powered emergency lighting.
- [Prepare to move records, computers, and other items](#) within your facility or to another location.
- Make sure radios, flashlights, and other equipment have [fresh batteries](#).
- [Maintain emergency, cleanup, food, and water supplies](#) for your disaster team's use.
- Work with a structural engineer or architect to [designate shelter areas](#) in your facility.

(continued on reverse)



(continued from reverse)

What about insurance? Checking insurance coverage is an important part of planning. With proper emergency planning, a community association's insurance policy is tailored to its specific needs and potential exposures.

Surprisingly, this does not necessarily mean higher insurance premiums—just a better distribution of coverages to meet actual needs. A professional insurance and risk management agent can assist you in evaluating your facility, drafting and testing your disaster plan, and implementing your overall loss prevention program.

In the event of a catastrophic severe weather event, community associations should make sure their insurance portfolio includes coverage for earthquakes, floods, and wind-driven rain, if reasonably available.

Earthquake From an actuarial standpoint, the possibility of an earthquake or volcanic eruption in the eastern part of the United States is relatively remote. However, the possibility of tremors or earth movement causing structural damage, broken windows, or broken pipes is real. Another reality is that most property insurance policies contain an exclusion pertaining to damage from earth movement. For that reason, some amount of earthquake insurance should be considered; it is fairly inexpensive and usually available as an endorsement to a property insurance policy.

Flood Generally speaking, if a community association is located in a Special Flood Hazard Area (designated as A, AE, AH, AO, A1-30, A-99, V, VE, or V1-30 on a Flood Insurance Rate Map—FIRM), the association must maintain a master or blanket policy of flood insurance, with the premiums paid as a common expense. Flood coverage can include insurance protection for interior building damage caused by underground water seepage, which is generally an excluded cause of loss under property insurance policies. Accordingly, some amount of flood insurance coverage should be considered, even if a community association is not located in a designated Special Flood Hazard Area.

Wind-Driven Rain This option extends coverage for loss caused by rain, snow, sleet, ice, sand, or dust driven by wind that results in damage to the interior of buildings, regardless of whether damage to exterior of buildings is first sustained.

Is more information available? The Federal Emergency Management Agency (FEMA) has produced The Emergency Management Guide for Business & Industry. This free publication provides a step-by-step approach to emergency planning, response, and recovery for companies of all sizes. It is available through FEMA's web site at <http://www.fema.gov/business/guide/index.shtm>.

Whom do we call if we have a claim? Knowing what to do when an incident occurs is a key factor in mitigating or reducing the cost of a claim. Your insurance agent and/or company should provide 24-hour claim service. Make sure you know the claims process before a disaster occurs.

Questions or concerns? If you have any questions or need further information, please contact Steve Dickerson (703-205-8788 or Steve.Dickerson@usi.biz) or Theresa Melson (703-205-8753 or Theresa.Melson@usi.biz).

August 2008